# Open Enrollment 2016 Frequently Asked Questions

## What is Open Enrollment?

Open Enrollment is the annual opportunity for employees to make changes to their Benefits, including health, vision, dental, flexible spending accounts, and short- and long-term disability.

## When is Open Enrollment?

The 2016 Open Enrollment season lasts from November 9, 2015 through December 14, 2015.

## When do changes made during Open Enrollment go into effect?

Changes made during Open Enrollment will take effect on January 10, 2016. Premiums for 2016 Benefits elections will reflect starting on your February 5, 2016 paycheck.

## How can I make changes to my benefits?

Open Enrollment changes are made via PeopleSoft, which can be accessed from home at <a href="https://ess.dc.gov">https://ess.dc.gov</a> or from work at <a href="https://pshcm.dc.gov">https://pshcm.dc.gov</a>.

## Are there any new plan offerings this year?

Yes, there are several new plan offerings for 2016:

#### **New Provider for Flexible Spending & Commuter Benefits**

The District will offer a new provider, Benefit Resource, Inc., for your Flexible Spending and Commuter Benefits Accounts. This provider will allow participants to us a single debit card to access funds saved through the pre-tax spending account deductions. This debit card can be used to pay for eligible healthcare, transit, and parking costs and is accepted at WMATA metro kiosks for direct purchases and reloading SmartTrip cards. Reimbursement checks also can be issued when a claim is filed for eligible expenses, including FSA dependent care costs.

#### **DPR Fitness Center Deduction**

DCHR and the Department of Parks and Recreation (DPR) have partnered to offer District Government employees <u>free and reduced rates on DPR fitness center memberships</u> through payroll deduction. Employees have the option to register via PeopleSoft for an annual non-refundable membership that will provide the employee and/or their family members with access to DPR fitness centers.

#### **Change in Dental and Vision Providers for Employees in Teamsters Positions**

Beginning in January 2016, dental and vision coverage for DCPS employees in Teamsters Local 639 positions will transition to the District plans. The new dental provider will be Cigna Dental and the vision provider will be Quality Plan Administrators.

#### **Aetna CDHP: Out of Pocket Change**

Aetna's CDHP HSA plan requires a change to the in-network out-of-pocket maximum (OOPM) beginning January 1, 2016, according to US Department of Health and Human Services (HHS) guidelines. The change, however, does not apply to the out-of-network maximum.

Current 2015 HSA Benefit	Preferred		Non-Preferred	
Deductible	\$1,300, single	\$2,600 family	\$2,500 single	\$5,000 family
OOPM	\$6,450, single	\$12,900 family	\$6,450 single	\$12,900 family
Proposed 2016 HSA Benefit	Preferred		Non-Preferred	
Deductible	\$1,300, single	\$2,600 family	\$2,500 single	\$5,000 family
OOPM	\$3,425, single	\$6,850 family	\$6,450 single	\$12,900 family

## Do I have to make changes during Open Enrollment?

No, you do not have to make changes to your Benefits elections during Open Enrollment. As a general rule, if you choose not to make any changes, the current plan(s) that you have will remain in place.

However, for the Flexible Spending Account (healthcare/dependent care) and Commuter Benefit Account (transit/parking), you must make a new election each year in order to continue participating.

## Will all of my current Benefits selections continue for the 2016 calendar year?

Not necessarily. Flexible spending plan enrollment must be completed on an annual basis in order to participate. In other words, if you are enrolled in a flexible spending plan (healthcare, dependent care, transit, and/or parking) and would like to participate in this plan in 2016, you will need to select this option during Open Enrollment. While flexible spending plan enrollment does not automatically continue into the next calendar year, your current health insurance, life insurance, disability insurance (short-term/long-term), retirement, and/or AFLAC participation will continue into the next calendar year.

## Will my health insurance premiums change?

Yes, rates for Benefits are subject to change each year. Rates are available on the DCPS website by clicking <a href="here">here</a>. If you do not make any changes to your health plan during Open Enrollment, you will automatically be enrolled in the same plan for the 2016 calendar year, and the new premium rate will apply.

# Where can I get information on the current plan offerings?

There are a variety of ways to get information:

- **ONLINE:** Check the <u>DCPS website</u> and the <u>Canvas Portal</u>
- IN PERSON: Attend an Open Enrollment Fair (see details below)
- PHONE/EMAIL: Contact HR Answers at <a href="mailto:dcps.hranswers@dc.gov">dcps.hranswers@dc.gov</a> or (202) 442-4090

## When and where are the Open Enrollment Fairs?

Please attend an Open Enrollment Fair to discuss Benefits options with providers. They will be held at DCPS Central Office, located at 1200 First Street NE, 10<sup>th</sup> Floor (accessible via Metro's Red Line, NoMa/Gallaudet stop).

- Saturday, November 14, 9am to 12pm
- Wednesday, December 9, 4pm to 7pm

#### What is the difference between DCEHB and FEHB enrollees?

The District of Columbia Employees Health Benefit (DCEHB) plan is for employees of D.C. Government who were first hired <u>on or after</u> October 1, 1987.

The Federal Employees Health Benefit (FEHB) plan is for employees of D.C. Government who were first hired **on or prior to** September 30, 1987.

## How do I know if I successfully completed the enrollment process?

You will receive a confirmation email once you have successfully submitted your selections. Please retain the email as your enrollment receipt. If you do not receive an enrollment confirmation email, please follow the directions below:

- Revisit the "Enroll in Benefits" section in PeopleSoft.
- Click "Select" to enter the Benefits enrollment, and scroll down to the bottom of the window, where you will see the total cost of coverage.
- Click "Submit."
- On the following screen click "Submit" again.
- On the last screen click "OK."

After following these instructions, if you're still having trouble, please contact HR Answers at dcps.hranswers@dc.gov or (202)442-4090.